

Fill in this information to identify the case:Debtor 1 Allison J. ForgusonDebtor 2 _____
(Spouse, if filing)United States Bankruptcy Court for the: Middle District of Pennsylvania (State)Case number 1:19-bk-05173-HWV**Official Form 410S1****Notice of Mortgage Payment Change****12/15**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Pingora Loan Servicing, LLC c/o Cenlar FSB**Court claim no. (if known):** 7**Last 4 digits** of any number you use to identify the debtor's account:0443**Date of payment change:**Must be at least 21 days after date of this notice 01/01/2021**New total payment:**\$ 1,127.59

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 403.99 **New escrow payment:** \$ 410.82**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate _____% **New interest rate:** _____%**Current principal and interest payment:** \$ _____ **New principal and interest payment:** \$ _____**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes.

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.) Reason for change: _____

Current mortgage payment: \$ _____ **New mortgage payment:** \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

- ☐ I am the creditor.
- ☒ I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief:

/s/Daniel P. Jones
Signature

Date December 4, 2020

Print: Daniel P. Jones, Bar ID# 321876
First Name Middle Name Last Name

Title: Attorney for Creditor

Company Stern & Eisenberg, P.C.

Address 1581 Main Street, Suite 200 The Shops at Valley Square
Number Street

Warrington, PA 18976
City State ZIP Code

Contact phone 215-572-8111

Email djones@stemeisenberg.com

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Notice of Payment Change was served electronically through the Court's ECF System at the e-mail address registered with the Court on this Date to the following:

DATE: December 4, 2020

Tracy Lynn Updike
3401 North Front Street
PO Box 5950
Harrisburg, PA 17110-0950
tlupdike@mette.com
Counsel for Debtor

Charles J. DeHart, III (Trustee)
8125 Adams Drive, Suite A
Hummelstown, PA 17036
dehartstaff@pamd13trustee.com
Bankruptcy Trustee

Asst. U.S. Trustee
228 Walnut Street
Suite 1190
Harrisburg, PA 17101
ustpreion03.ha.ecf@usdoj.gov
US Trustee

and by standard first-class mail postage prepaid to:

Allison J. Forguson
1821 Lexington Avenue
Middletown, PA 17057
Debtor(s)

/s/ Daniel P. Jones
By: Daniel P. Jones, Bar No: 321876
Stern & Eisenberg, P.C.
1581 Main Street, Suite 200
The Shops at Valley Square
Warrington, PA 18976
djones@sterneisenberg.com
Phone: 215-572-8111
Fax: (215) 572-5025
Counsel for Movant

ALLISON J FORGUSON
1821 LEXINGTON AVE
MIDDLETOWN PA 17057-3486

10/28/20
LOAN NO:
www.loanadministration.com
Customer Service 877-356-0974

Please see the enclosed insert "Understanding Your Escrow Account Disclosure Statement". This handy guide is intended to help you understand your statement and answer some commonly asked questions about your escrow analysis.

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

As you know, we are required to maintain an escrow account which is used to pay your real estate taxes and/or insurance premiums. This account must be analyzed annually to determine whether enough funds are being collected monthly, and whether the account has a shortage or surplus based on the anticipated activity.

PRESENT LOAN PAYMENT

Your present payment, 12/01/20 consists of:	Principal & Interest (P & I)	\$716.77
	Escrow Deposit	\$403.99
Total Loan Payment		\$1,120.76

ANTICIPATED ANNUAL DISBURSEMENTS

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due as defined by Federal law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed here.

Bills due in the upcoming year:	Mortgage Ins	\$904.44
	Hazard Ins	\$439.00
	City Tax	\$1,289.44
	Taxes	\$2,297.00

Annual Disbursements: \$4,929.88 One-Twelfth/Monthly Amount: \$410.82

ANNUAL PMI DISCLOSURE

Private Mortgage Insurance: Your mortgage loan requires private mortgage insurance ("PMI"). PMI protects lenders and others against financial loss when borrowers default. Charges for the insurance are added to your loan payments. Under certain circumstances, federal law gives you the right to cancel PMI or requires that PMI automatically terminate. Cancellation or termination of PMI does *not* affect any obligation you may have to maintain other types of insurance.

Borrower Requested Cancellation of PMI: Under the Homeowners Protection Act of 1998, if your loan closed **on or after** July 29, 1999 as a single-family primary residence, you have the right to request that PMI be cancelled on or after either of these dates: (1) the date the principal balance of your loan is first *scheduled* to reach 80% of the original value of the property or (2) the date the principal balance *actually* reaches 80% of the original value of the property. PMI will only be cancelled on these dates if (1) you submit a written request for cancellation; (2) you have a good payment history; and (3) we receive, if requested and at your expense, evidence that the value of the property has not declined below its original value and certification that there are no subordinate liens on the property. A "good payment history" means no payments 60 or more days past due within two years and no payments 30 or more days past due within one year of the cancellation date. "Original value" means the lesser of the contract sales price of the property or the appraised value of the property at the time the loan was closed.

Automatic Termination of PMI: Under the Homeowners Protection Act of 1998, if your loan closed **on or after** July 29, 1999 as a single-family primary residence and if you are current on your loan payments, PMI will automatically terminate on the date the principal balance of your loan is first *scheduled* to reach 78% of the original value of the property. If you are *not* current on your loan payments as of that date, PMI will automatically terminate when you thereafter become current on your payments. In any event, PMI will not be required on your mortgage loan beyond the date that is the midpoint of the amortization period for the loan if you are current on your payments on that date.

If your loan closed before July 29, 1999 or if it is not a single-family primary residence or second home: The conditions for cancelling mortgage insurance for mortgages closed **before** July 29, 1999 are not statutory under federal law, they may be changed at any time (unless otherwise required by state law). To determine if you can cancel the PMI on your loan or for further information about PMI Cancellation, contact us at P.O. Box 77404, Ewing, NJ 08628 or call 877-356-0974.

ACCOUNT HISTORY

The following statement of activity in your escrow account from 01/20 through 12/20 displays actual activity as it occurred in your escrow account during that period. Your monthly mortgage payment was \$1,120.76 and \$403.99 went into your escrow account. If you received Account Projections with a prior analysis, they are included again here for comparison.

Month	Payments		Disbursements		Description	Projected Escrow Account Balance	Actual Escrow Account Balance
	Projected	Actual	Projected	Actual			
					Beginning Balance	\$1,971.72	\$1,971.72
JAN 2020	403.99	807.98 *	75.37	*	PMI	2,300.34	2,779.70
JAN 2020				75.37 *	PMI	2,300.34	2,704.33
FEB 2020	403.99	403.99	75.37	*	PMI	2,628.96	3,108.32
FEB 2020			357.00	439.00 *	HAZARD INS	2,271.96	2,669.32
FEB 2020				75.37 *	PMI	2,271.96	2,593.95
MAR 2020	403.99	*	75.37	*	PMI	2,600.58	2,593.95
MAR 2020			1,289.44	1,289.44	R.E. TAX	1,311.14	1,304.51
MAR 2020				75.37 *	PMI	1,311.14	1,229.14
APR 2020	403.99	969.52 *	75.37	*	PMI	1,639.76	2,198.66
APR 2020				75.37 *	PMI	1,639.76	2,123.29
MAY 2020	403.99	403.99	75.37	*	PMI	1,968.38	2,527.28
MAY 2020				75.37 *	PMI	1,968.38	2,451.91
JUN 2020	403.99	403.99	75.37	*	PMI	2,297.00	2,855.90
JUN 2020				75.37 *	PMI	2,297.00	2,780.53
JUL 2020	403.99	*	75.37	*	PMI	2,625.62	2,780.53
JUL 2020				75.37 *	PMI	2,625.62	2,705.16
AUG 2020	403.99	807.98 *	75.37	*	PMI	2,954.24	3,513.14
AUG 2020			2,297.00	*	SCHOOL TAX	657.24	3,513.14
AUG 2020				75.37 *	PMI	657.24	3,437.77
SEP 2020	403.99	403.99	75.37	*	PMI	985.86	3,841.76
SEP 2020				75.37 *	PMI	985.86	3,766.39
SEP 2020				2,297.00 *	SCHOOL TAX	985.86	1,469.39
OCT 2020	403.99	403.99	75.37	*	PMI	1,314.48	1,873.38
OCT 2020				75.37 *	PMI	1,314.48	1,798.01
NOV 2020	403.99	E*	75.37	75.37 E	PMI	1,643.10	1,722.64
DEC 2020	403.99	403.99 E	75.37	75.37 E	PMI	1,971.72	2,051.26

An asterisk (*) beside an amount indicates a difference from projected activity either in the amount or the date. Please note since mortgage insurance is paid monthly on the annual renewal date of the premium and PMI is paid monthly for the prior month's premium, additional asterisks report in the Account History for these items, if applicable. The letter "E" beside an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown.

Last year we anticipated that Disbursements would be made from your Escrow Account during the period equaling \$4,847.88. Under Federal Law, your lowest monthly balance should not have exceeded \$657.24, or 1/6th of total anticipated payments from the account, unless your loan contract or State law specifies a lower amount.

Under your loan contract and State law your lowest monthly balance should not have exceeded \$657.24.

Your actual lowest monthly balance was greater than \$657.24. The items with an asterisk on your Account History may explain this. For a further explanation, call our Customer Service number shown at the end of this statement.

ACCOUNT PROJECTIONS

The following estimate of activity in your escrow account from 01/21 through 12/21 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The Required Escrow Account Balance displays the amount actually required to be on hand as specified by Federal law, State law and your loan documents, and may include a cushion of up to 1/6th of your Annual Disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year.

Month	Anticipated Amount		Description	Projected Escrow Account Balance	Required Escrow Account Balance
	To Escrow	From Escrow			
			Beginning Balance	\$2,051.26	\$2,012.74
JAN 2021	410.82	75.37	PMI	2,386.71	2,348.19
FEB 2021	410.82	75.37	PMI	2,722.16	2,683.64
FEB 2021		439.00	HAZARD INS	2,283.16	2,244.64

MAR 2021	410.82	75.37	PMI	2,618.61	2,580.09
MAR 2021		1,289.44	R.E. TAX	1,329.17	1,290.65
APR 2021	410.82	75.37	PMI	1,664.62	1,626.10
MAY 2021	410.82	75.37	PMI	2,000.07	1,961.55
JUN 2021	410.82	75.37	PMI	2,335.52	2,297.00
JUL 2021	410.82	75.37	PMI	2,670.97	2,632.45
AUG 2021	410.82	75.37	PMI	3,006.42	2,967.90
AUG 2021		2,297.00	SCHOOL TAX	709.42	670.90
SEP 2021	410.82	75.37	PMI	1,044.87	1,006.35
OCT 2021	410.82	75.37	PMI	1,380.32	1,341.80
NOV 2021	410.82	75.37	PMI	1,715.77	1,677.25
DEC 2021	410.82	75.37	PMI	2,051.22	2,012.70

Your Projected Escrow Account Balance as of 10/29/20 is \$2,051.26. Your Required Beginning Escrow Balance according to this analysis should be \$2,012.74.

This means you have a Surplus of 38.52. This surplus must be returned to you unless it is less than \$15.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. The attached check represents payment in full of your surplus. Once during this period, your Required Escrow Account Balance should be reduced to \$670.90 as shown in August. This amount represents the cushion selected by us as allowed by your loan contract, Federal and State law.

NEW LOAN PAYMENT

Your new payment consists of:	Principal & Interest (P & I)	\$716.77
	Escrow Deposit	\$410.82
New Loan Payment	Beginning on January 1, 2021	\$1,127.59

Important Notes:

Automatic Draft Customers: If you're enrolled in Automatic Drafting, any additional principal deductions you have previously authorized are not included in the above listed new payment amount. However, until we are otherwise advised, the authorized additional principal amount will continue to be withdrawn from your account.

Adjustable Rate Mortgage Customers: If your loan has an adjustable interest rate your monthly principal and interest payment may change prior to your next Escrow Analysis.

Insurance Renewal/Changing Insurance Companies: Upload proof of insurance coverage at www.MyCoverageInfo.com using PIN: CEN300.

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO THE AUTOMATIC STAY IN A BANKRUPTCY PROCEEDING, THIS LOAN STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT INDEBTEDNESS AS YOUR PERSONAL OBLIGATION.

Should you have any questions about this Escrow Analysis, please call our Customer Service Department at 877-356-0974.

VOID

